

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Michael Anthony Perkins
Cynthia Cheryl Perkins
Debtor(s)

Case No. 16 B 02813

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/29/2016.
- 2) The plan was confirmed on 04/26/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/26/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Dismissed on 05/23/2017.
- 6) Number of months from filing to last payment: 15.
- 7) Number of months case was pending: 21.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$9,695.00
Less amount refunded to debtor	\$554.00

NET RECEIPTS: **\$9,141.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,229.45
Court Costs	\$0.00
Trustee Expenses & Compensation	\$400.56
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,630.01**

Attorney fees paid and disclosed by debtor: \$240.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
IStprogress/IStequity/	Unsecured	556.00	NA	NA	0.00	0.00
AT T	Unsecured	227.00	NA	NA	0.00	0.00
Capital One Auto Finance	Unsecured	NA	292.00	292.00	0.00	0.00
Capital One Auto Finance	Secured	16,309.00	16,309.00	16,309.00	4,709.81	801.18
Cerastes LLC	Unsecured	3,244.00	3,244.81	3,244.81	0.00	0.00
Cerastes LLC	Unsecured	1,575.00	1,575.90	1,575.90	0.00	0.00
Christ Hospital	Unsecured	500.00	NA	NA	0.00	0.00
City of Chicago Department of Revenue	Unsecured	200.00	436.40	436.40	0.00	0.00
Credit ONE BANK NA	Unsecured	0.00	NA	NA	0.00	0.00
Ditech Financial LLC	Secured	140,000.00	139,212.07	139,212.07	0.00	0.00
Ditech Financial LLC	Secured	1,331.81	1,331.81	1,331.81	0.00	0.00
Homeward Residential	Unsecured	0.00	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	467.00	467.93	467.93	0.00	0.00
Merrick Bank	Unsecured	2,054.00	1,492.80	1,492.80	0.00	0.00
Midland Funding LLC	Unsecured	310.00	310.66	310.66	0.00	0.00
Midland Funding LLC	Unsecured	911.00	911.94	911.94	0.00	0.00
Midland Funding LLC	Unsecured	1,947.00	1,947.25	1,947.25	0.00	0.00
Portfolio Recovery Associates	Unsecured	2,226.00	2,226.55	2,226.55	0.00	0.00
Portfolio Recovery Associates	Unsecured	0.00	1,102.59	1,102.59	0.00	0.00
Quantum3 Group	Unsecured	433.00	478.24	478.24	0.00	0.00
Synchrony BANK	Unsecured	1,103.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$139,212.07	\$0.00	\$0.00
Mortgage Arrearage	\$1,331.81	\$0.00	\$0.00
Debt Secured by Vehicle	\$16,309.00	\$4,709.81	\$801.18
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$156,852.88	\$4,709.81	\$801.18
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$14,487.07	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$3,630.01</u>
Disbursements to Creditors	<u>\$5,510.99</u>
TOTAL DISBURSEMENTS :	<u>\$9,141.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/23/2017

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.